

# **EXHIBIT**

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**SAMUEL I. WHITE, P.C.**  
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December 3, 2012

VIA REGULAR MAIL AND CERTIFIED MAIL  
Return Receipt Requested No.: 7010 1610 0000 9045 8961

Renee L. McCray  
109 N. Edgewood Street  
Baltimore, MD 21229

Re: Property Address: 109 N. Edgewood Street, Baltimore, MD 21229  
SIWPC File No: 45-027006-12

Dear Ms. McCray:

We are in receipt of your letter dated October 6, 2012. We have verified that the debt is due and owing. The name of the original creditor is American Home Mortgage.

Your letter has also been forwarded to Wells Fargo Bank, N.A., so that they may address any remaining issues.

Pursuant to the Federal Fair Debt Collection Practices Act, we advise you that this firm is a debt collector attempting to collect the indebtedness referred to herein and any information we obtain from you will be used for that purpose.

If you have been involved in Bankruptcy proceedings and have questions concerning whether you have ongoing obligations related to this loan please direct those questions to your bankruptcy attorney.

Sincerely yours,  
SAMUEL I. WHITE, P.C.

Robert E. Frazier, Esquire

RF/mp  
cc: Wells Fargo Bank, N.A.

